

NAIC NUMBER: 31968
 COMPANY NAME: Merastar Insurance Company
 CONTACT PERSON: Jennifer Nei
 TELEPHONE #: 1-800-523-3796 x7904

RETURN TO: ARKANSAS INSURANCE DEPARTMENT
 PROPERTY & CASUALTY DIVISION
 1200 WEST THIRD STREET
 LITTLE ROCK, AR 72201-1904

AUTOMOBILE PREMIUM COMPARISON SURVEY

ANNUAL PREMIUM - POLICY PERIOD 12 / 01 / 05 TO 11 / 30 / 06

- ☒ Preferred
☐ Standard
☐ Non-Standard

Coverage	Limits or Deductible	Insured 1		Insured 2		Insured 3		Insured 4		Insured 5		Insured 6	
		Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville	Little Rock	Russellville
LIABILITY		Does not meet u/w guides											
Bodily Injury	\$25,000 per person	668	478	682	490	446	318	214	154	266	190		
	\$50,000 per accident												
Property Damage	\$15,000 per accident	530	370	544	376	354	246	170	118	212	150		
OR													
Combined Single Limit	\$65,000												
PHYSICAL DAMAGE													
Comprehensive	\$100 deductible per accident	434	682	384	604	268	426	100	156	240	378		
Collision	\$250 deductible per accident	1052	1144	1000	1090	676	736	280	304	518	566		
UNINSURED MOTORIST													
Bodily Injury	\$25,000/\$50,000	32	32	32	32	16	16	16	16	32	32		
Property Damage	\$15,000	28	28	28	28	14	14	14	14	28	28		
UNDERINSURED MOTORIST \$25,000/\$50,000		40	40	40	40	20	20	20	20	40	40		
PERSONAL INJURY		134	120	138	124	102	92	44	40	58	52		
Medical Bills	\$5,000												
Loss of Wages	Statutory Benefits												
Accidental Death	\$5,000												
MEMBERSHIP FEES If Any													
TOTAL ANNUAL PREMIUM		2918	2894	2848	2784	1896	1868	858	822	1394	1436		

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DISCOUNTS (If Available)

Passive Restraint/Airbag
 Auto/Homeowners
 Good Student
 Anti-Theft Device
 Anti-Lock Braking System

20-30 %
 5 %
 2-25 %
 5-15 %
 2 %

FACT SHEET

Coverage	Limits or Deductible	Insured 7		Insured 8	
		Little Rock	Russellville	Little Rock	Russellville
LIABILITY					
Does not meet u/w guides					
Bodily Injury	\$25,000 per person			320	230
	\$50,000 per accident				
Property Damage	\$15,000 per accident			254	176
OR					
Combined Single Limit	\$65,000				
PHYSICAL DAMAGE					
Comprehensive	\$100 deductible per accident			658	1042
Collision	\$250 deductible per accident			1054	1146
UNINSURED MOTORIST					
Bodily Injury	\$25,000/\$50,000			32	32
Property Damage	\$15,000			28	28
UNDERINSURED MOTORIST \$25,000/\$50,000					
				40	40
PERSONAL INJURY					
				64	60
Medical Bills	\$5,000				
Loss of Wages	Statutory Benefits				
Accidental Death	\$5,000				
MEMBERSHIP FEES If Any					
TOTAL ANNUAL PREMIUM					
				2450	2754

INSURED(S) NO. 1 - 45 YR OLD MARRIED MALE; 15 MILES TO AND FROM WORK (30 MILES TOTAL); 1997 JEEP GRAND CHEROKEE LAREDO/TSI 4X4, 5.2L; 43 YR OLD WIFE DRIVES A 1996 FORD WINDSTAR, 3.8L; VAN IS DRIVEN 15,000 MILES PER YEAR. THEY HAVE A 17 YR OLD SON WHO IS AN OCCASIONAL DRIVER, WITH ONE TRAFFIC VIOLATION (speeding ticket/10 mph over) AND A 14 YR OLD DAUGHTER WITH A DRIVER'S PERMIT.

INSURED(S) NO. 2 - 40 YR OLD SINGLE FEMALE HEAD OF HOUSEHOLD WHO DRIVES A 1996 TOYOTA CAMRY LE, 3.0L, 5 MILES TO AND FROM WORK (10 TOTAL). SHE HAS A 16 YR OLD DAUGHTER WHO DRIVES A 1998 SATURN SC1, CPE, 1.9L (COUPE). THE VEHICLE IS DRIVEN 8,000 MILES PER YEAR.

INSURED NO. 3 - 22 YR OLD SINGLE MALE DRIVES A 1996 GMC YUKON SLT 4X4, 5.7L, 20 MILES TO AND FROM WORK (40 MILES TOTAL). GOOD STUDENT DISCOUNT IS APPLICABLE.

INSURED NO. 4 - 25 YEAR OLD SINGLE FEMALE DRIVES A 1996 FORD EXPLORER 4X2, 4DR, 4.0L, 10 MILES TO AND FROM WORK (20 MILES TOTAL).

INSURED NO. 5 - 67 YR OLD MARRIED MALE DRIVES A 1997 DODGE RAM 4X2, 4DR, 5.9L, 12,000 MILES, PER YEAR. HIS 60 YR OLD WIFE DRIVES A 1996 HONDA ACCORD LX SED 3.0L, 10,000 MILES PER YEAR. BOTH HAVE SUCCESSFULLY COMPLETED A MOTOR VEHICLE ACCIDENT PREVENTION COURSE.

INSURED NO. 6 - 16 YR OLD SINGLE MALE DRIVES A 1997 S-10 PICK UP 4X2, 2DR, 2.2L, 3 MILES ONE WAY (6 TOTAL) TO SCHOOL.

INSURED NO. 7 - 17 YR OLD SINGLE FEMALE DRIVES A 1994 FORD MUSTANG GT, CPE, 5.0L 5 MILES ONE WAY (10 TOTAL) TO SCHOOL.

INSURED(S) NO. 8 - 35 YEAR OLD MALE DRIVES A 1996 LAND CRUISER 4X4, 4DR, 4.5L, 16 MILES TO AND FROM WORK (30 TOTAL); HIS 30 YR OLD WIFE DRIVES A 1998 BMW 740IL, 4DR, 4.4L, 15,000 MILES ANNUALLY.